

# MAINE STATE LEGISLATURE

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**LAWS**  
**OF THE**  
**STATE OF MAINE**

AS PASSED BY THE

ONE HUNDRED AND FIFTEENTH LEGISLATURE

**THIRD SPECIAL SESSION**

October 1, 1992 to October 6, 1992

**FOURTH SPECIAL SESSION**

October 16, 1992

ONE HUNDRED AND SIXTEENTH LEGISLATURE

**FIRST REGULAR SESSION**

December 2, 1992 to July 14, 1993

THE GENERAL EFFECTIVE DATE FOR

FIRST REGULAR SESSION

NON-EMERGENCY LAWS IS

OCTOBER 13, 1993

PUBLISHED BY THE REVISOR OF STATUTES  
IN ACCORDANCE WITH MAINE REVISED STATUTES ANNOTATED,  
TITLE 3, SECTION 163-A, SUBSECTION 4.

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J.S. McCarthy Company  
Augusta, Maine  
1993

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**PUBLIC LAWS**  
**OF THE**  
**STATE OF MAINE**

**AS PASSED AT THE**  
**FIRST REGULAR SESSION**

**of the**  
**ONE HUNDRED AND SIXTEENTH LEGISLATURE**

**1993**

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**3. Debit card.** “Debit card” means a card, code or other device, other than a check, draft or similar paper instrument, by the use of which a person may institute an electronic fund transfer.

**§1272. Prohibition**

A business operating in this State may not display a social security number on a credit card, customer service card or debit card issued or distributed by that business on or after January 1, 1994.

**§1273. Administrative enforcement**

The Superintendent of the Bureau of Consumer Credit Protection may take appropriate action to ensure compliance with this chapter, including without limitation: to receive and act on complaints; negotiate an assurance in writing that a violator will not engage in the same or similar conduct in the future; conduct hearings in accordance with the Maine Administrative Procedure Act and issue a cease and desist order for violation of this chapter; refer cases to the Attorney General, who may bring a civil action against a person for knowingly violating a written assurance of discontinuance. If a court finds a violation of this chapter it may assess a civil forfeiture of not more than \$1,000.

See title page for effective date.

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**CHAPTER 116**

**H.P. 582 - L.D. 786**

**An Act to Authorize Modifications to Tolls on the Maine Turnpike**

**Be it enacted by the People of the State of Maine as follows:**

**Sec. 1. 23 MRSA §1961, sub-§1,** as enacted by PL 1987, c. 793, Pt. A, §6, is amended to read:

**1. Legislative findings.** The Legislature makes the following findings of fact. The economic and social well-being of the citizens of the State ~~require~~ requires that the transportation system be developed in a comprehensive manner and ~~depend~~ depends upon the safety, efficiency and modern functional state of the turnpike. The turnpike should be maintained as a ~~closed~~ toll facility whether or not there are turnpike bonds outstanding. Toll revenues should be utilized to pay for retirement of any outstanding debt, including interest thereon; to pay for operation and maintenance of the turnpike; to pay for reconstruction of the turnpike; and to repay the Federal Government for grants or loans, the proceeds of which were used for the construction or reconstruction of the turnpike or portions of the turnpike, interchanges and certain interconnecting access roads, but only to the

extent that the repayment is required as a result of maintaining tolls on the turnpike.

**Sec. 2. Transportation policy.** In order to further the transportation policy created by the Sensible Transportation Policy Act, the Legislature intends by this Act to authorize open barrier toll collection systems on the turnpike to the extent the authority believes that the installation of toll collection systems would be financially feasible and consistent with the requirements of the Maine Revised Statutes, Title 23, chapter 24. This measure may not impair the rights of present or future bondholders under any existing indenture or resolution for the issuance of turnpike authority bonds or other obligations.

See title page for effective date.

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**CHAPTER 117**

**H.P. 627 - L.D. 847**

**An Act to Authorize the Offset of Insurance Premiums**

**Be it enacted by the People of the State of Maine as follows:**

**Sec. 1. 24-A MRSA §13** is enacted to read:

**§13. Retention of unpaid premium**

Any insurance company, broker or agent may retain an amount equal to any undisputed unpaid premium due on the policy under which a claim is being presented, in connection with claims by and settled with an insured, as long as the unpaid premium remains unpaid 60 days after the effective date of that policy or the date of the original billing for the unpaid premium, whichever occurs later. The unpaid premium may not be retained as against any loss payee or mortgagee named in the policy up to the amount of the unpaid balance owed to that loss payee or mortgagee on the date the loss that gave rise to the claim occurred. This section does not apply to a health insurance policy.

See title page for effective date.

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**CHAPTER 118**

**H.P. 670 - L.D. 908**

**An Act to Eliminate the Seasonal Legal Researcher Position at the Public Utilities Commission and to Make Certain Other Changes**

**Be it enacted by the People of the State of Maine as follows:**